

INDEXING INSTRUCTIONS: Lot 17, Chickasaw Heights Subdivision, in Section 23,
Township 1 South, Range 7 West, Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 26, 2006, Edward Harris, executed a Deed of Trust to Robert S. Coleman, Jr. P.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Novastar Mortgage, Inc. its successors and assigns which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2,496, Page 306 thereof; describing the following property:

Lot 17, Chickasaw Heights Subdivision, in Section 23, Township 1 South, Range 7 West, Desoto County, Mississippi as shown on plat of same recorded in Plat Book 90 at Page 29-31 in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust;
and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW THEREFORE, the undersigned does hereby appoint and substitute **NATIONWIDE TRUSTEE SERVICES, INC.**, as Trustee in said Deed of Trust, the said **NATIONWIDE TRUSTEE SERVICES, INC.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this
the 11th day of December, 2008.

*U.S. BANK NATIONAL ASSOCIATION, AS
TRUSTEE FOR J.P. MORGAN MORTGAGE
ACQUISITION CORP. 2006-HE3 (JPMAC 2006-H3)

By: [Signature]

Cindy A. Smith

Its [Signature]

Assistant Secretary

STATE OF Ohio
COUNTY OF Franklin

On this 11th day of Dec, 2008 before me,

Sharon L. Gearheart Notary Public personally appeared

Cindy A. Smith

who is Assistant Secretary, respectively of

*U.S. Bank National Association ... and who proved to me on the
basis of satisfactory evidence to be the person whose name is subscribed to the within instrument
and acknowledged to me that he/she executed the same in his/her/their authorized capacity and
that by his/her signature on the instrument the person or the entity upon behalf of which the
person acted, executed the instrument.

Given under my hand this 11th day of Dec, 2008.

[Signature]
NOTARY PUBLIC

My Commission Expires:
10-14-2013

Prepared by and Return To:
0817120MS
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, Ga 30329
770-234-9181 ext



SHARON L. GEARHEART
Notary Public, State of Ohio
My Commission Expires
10-14-2013